Docket No. 770P009595-US(PAR)

Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled GENERATION AND MANAGEMENT OF CUSTOMER PIN'S

the specification of which (check one) is attached hereto. es United States Application No. or PCT International was filed on 11/22/00 Application Number 09/718,734 and was amended on (if applicable) I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.58. I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed. Priority Not Claimed Prior Foreign Application(s) (Number) (Country) (Day/Month/Year Filed) (Day/Month/Year Flied) (Number) (Country) (Country) (Day/Month/Year Filed) (Number)

hereby claim the benefit unde	r 35 U.S.C.	Section 1	119(e) of	any	United	States	provisiona
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60/166,734	11/22/99
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)
(Application Sedal No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all Information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.58 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

•	(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
	(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
	(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

24,622 Clarence A. Green 42,841 Janik Marcovici Geza C. Ziegler, Jr. 44,004 29,277 David Aker 38,048 James F. McLaughlin

Send Correspondence to: David Aker, Esq.

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Express Mail Label No.

Page 1 of 3

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	(if applicable)	
I hereby state that I have reviewed and including the claims, as amended by an	understand the contents of the above is amendment referred to above.	dentified specification,
I acknowledge the duty to disclose to the known to me to be material to patent Section 1.56.	he United States Patent and Trademark ability as defined in Title 37, Code of	Office all information Federal Regulations,
Section 365(b) of any foreign application any PCT International application who States, listed below and have also idea	s under Title 35, United States Code, on(s) for patent or inventor's certificate ich designated at least one country ontified below, by checking the box, any nternational application having a filing of	, or Section 365(a) of other than the United foreign application for
Prior Foreign Application(s)		Priority Not Claimed
(Number) (Country)	(Day/Month/Year Filed)	
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ection 365(c) of any PCT Internations sofar as the subject matter of expited States or PCT Internations. S.C. Section 112, I acknowledgiffice all Information known to mection 1.58 which became available.	tional application designating ach of the claims of this application in the manner part the duty to disclose to the late to be material to patentabole between the filing date of	the United States, listed below an olication is not disclosed in the priprovided by the first paragraph of United States Patent and Tradema ility as defined in Title 37, C. F. F. the prior application and the nation
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Form PTO-SB-01 (6-86) (Modified)

Patent and Trademark Office-U.S. DEPARTMENT OF COMMERCE